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Attorney's Docket No. 032668-027

### IN THE UNITED STATEMENT AND TRADEMARK OFFICE

In re Patent Application of	) 21 <b>0</b> 0
Daniel I. Flitcroft et al.	) Oroup Art Unit: Únassigned
Application No.: 09/691,175	) Examiner: Unassigned
Filed: October 19, 2000	)
For: CREDIT CARD SYSTEM AND METHOD	```

Technology Center 2100

#### INFORMATION DISCLOSURE STATEMENT TRANSMITTAL LETTER

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the aboveidentified patent application.

[X]	No additional fee for submission of an IDS is required.
[]	The fee of \$180.00 (126) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
[]	A certification under 37 C.F.R. § 1.97(e) is also enclosed.
[ ]	A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (126) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
[]	Charge \$ to Deposit Account No. 02-4800 for the fee due.
[]	A check in the amount of \$ is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620

Date: April 6, 2001

Mark E. Olds

Registration No. 46,507

INFORMATION DISCLOSURE CITATION			ITATION	032668-027 APPLICANT		09/691,175		
	270.4			Daniel I. Flitcroft et	al			
	PTO-1	449		FILING DATE		GROUP		
				October 19, 2000		Unassigned		
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(5)	5,864,830	01/26/99	Armetta et al.		100	VED		
6 2001	5,890,137	3/30/99	Koreeda		70-4	1 0 2001		
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	5,287,268	2/15/94	McCarthy			-		
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	5,748,908	5/5/98	Yu					
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	the parent, putativ	ve date of Augus	st 9, 1998.	htp://www.geocities.c				
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<del>31,000</del>	5,326,960	7/1994	Tannenbaum					" <b>W</b>
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	5,832,087	11/1998	Hawthorne					
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## INFORMATION DISCLOSURE CITATION

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APPLICANT
Daniel I. Flitcroft et al.

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INFORMATION DISCLOSURE CITATION			CITATION	ATTORNEY'S DKT NO. 032668-027		APPLICATION NO. 09/691,175			
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	PTO-1	449		Daniel I. Flitcroft e	t ai.	GROUP			
				October 19, 2000					
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6 2001	P10-1		.S. PATENT	DOCUMENTS						
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#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Daniel I. Flitcroft et al.	) Group Art Unit: Unassigned
Application No.: 09/691,175	PECEIVED  APR 1 0 2001
Filed: October 19, 2000	APR 1 0 2001
For: CREDIT CARD SYSTEM AND METHOD	Technology Center 2100
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INFORMATION DIS	SCLOSURE STATEMENT  Technology Center 2100
Assistant Commissioner for Patents	Senter 2100

Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited was submitted in Application No. 09/235,836 upon which is based a claim for priority under 35 U.S.C. §120.

Web page for "Virtual Credit Card (VCC)" found at http://www.geocities.com/Eureka/Park/5014/vcc.htm bearing the parent, putative date of August 9, 1998, previously disclosed on July 9, 1999;

- U.S. Patent No. 4,941,090;
- U.S. Patent No. 5,117,355;
- U.S. Patent No. 5,202,826;
- U.S. Patent No. 5,287,268;
- U.S. Patent No. 5,671,279;
- U.S. Patent No. 5,748,908;
- U.S. Patent No. 5,757,917;
- U.S. Patent No. 5,825,881;
- U.S. Patent No. 5,826,241;
- U.S. Patent No. 5,826,243;



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Information Disclosure Statement Application No. 09/691,175 Attorney's Docket No. 032668-027 Page 2

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U.S. Patent No. 5,864,830;

U.S. Patent No. 5,890,137; U.S. Patent No. 5,903,878;

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U.K. Patent Application No. 2,252,270;

International Application No. 93/14476;

U.S. Patent No. 5,991,750;

U.S. Patent No. 5,777,305;

U.S. Patent No. 5,868,236;

U.S. Patent No. 5,696,908;

U.S. Patent No. 4,725,719;

International Patent Application No. 97/19549;

International Patent Application No. 98/30985;

U.K. Patent Application No. 2,305,393;

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U.S. Patent No. 6,029,890;

U.S. Patent No. 5,953,710;

U.S. Patent No. 5,864,830;

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U.S. Patent No. 4,707,592;

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International Patent Application No. 91/12693;

International Patent Application No. 96/08756;

International Patent Application No. 91/12680;

French Patent Application No. 2,661,996;

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U.S. Patent No. 5,627,355;

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Japanese Patent Application No. 6-282556;

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Technology Center 2100



- U.S. Patent No. 5,956,699 cited by the Examiner on October 13, 1999 in attachment to Paper No. 10;
- U.S. Patent No. 5,953,710 cited by the Examiner on October 13, 1999 in attachment to Paper No. 10;
- U.S. Patent No. 5,893,907 cited by the Examiner on October 13, 1999 in attachment to Paper No. 10;
- U.S. Patent No. 5,883,810 cited by the Examiner on July 12, 1999 in attachment to Paper No. 6;
- U.S. Patent No. 5,864,830 cited by the Examiner on July 12, 1999 in attachment to Paper No. 6;

International Patent Application No. 9,949,424 cited by the Examiner on July 27, 2000;

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Highland, "With Tokens, It's a New Password Every Time," Computerworld, June 11, 1990, Vol. 24, No. 24, pp. 88-89;

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Brown, "TGV Launches Token-Based Security Ware," Communications Weeks, October 31, 1994, No. 529, p. 4;

"CRYPTOCard 2: CRYPTOCard Enables Companies and ISPs to Secure Intranet Access with Authentication Tokens at Much Lower Costs," Business Wire, June 29, 1998; and

"ENIGMA LOGIC: Enigma Logic Introduces SafeWord SofToken," Business Editors & Computer Writers June 1, 1994.

The information is submitted before the mailing of a first Official Action after the filing of a request for continued examination under 37 C.F.R. § 1.114. Continued examination is requested and the fee required under 37 C.F.R. § 1.17(e) accompanies the present submission.

The Examiner's attention is directed to copending application number 09/665,574 naming as inventors Daniel Ian Flitcroft et al. and filed on September 18, 2000, and the documents cited therein, a copy of which is enclosed.

In accordance with MPEP § 609(c)(2) (February 2000, page 600-107), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered. By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Bv:

Mark E. Olds

Registration No. 46,507

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Date: April 6, 2001